



# KAVERI 2.0

Karnataka Valuation and e-Registration Initiative

## Department of Stamps and Registration

Presented by

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&

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# About the department

- The oldest department dating back to **1856**
- **3rd** highest revenue earning department to the state exchequer
  - Revenue generated in 2023-24 - **Rs 20287 crores**
  - Target for 2024-25 - **Rs. 25000 crores**
- **257** Sub Registrar Offices and **35** District Registrar Offices
- Custodian of registered public records
- **Prime responsibility** –
  - Registration of Documents
  - Maintenance & and preservation of registered public records
- Also collects **stamp duty**





# e-Governance Initiatives



## 2003 – 2010

- Kaveri
- Kaveri and BHOOMI Integration
- E-Stamping

## 2011 - 2015

- Anywhere EC & Registration (BLR)
- Mojani
- Hardware Revamp
- Integration with e-Swathu
- Sakala

## 2016 – 2020

- Online Firm Registration
- Integration with K2
- Mouyla App
- Kaveri Online Services
- e-Aasthi (DMA)
- BDA

## 2021 - 2022

- E-Sala (FRUITS)
- Training Facility at HO
- e-Sign & Digi Locker
- e-Aasthi (BBMP)
- Anywhere EC and CC Statewide
- e-office
- Block-Chain

## 2022-23

- Kaveri 2
- Concurrent Audit
- Marriage
- Pre Kaveri EC and CC

# Vision

To deliver **Registration Services** to citizens in a **timely, transparent, more accessible, reliable** manner and in a **comfortable environment** through **streamlined processes** and **committed, trained and motivated workforce**





# Services



SI No	Service	Jurisdictional restriction	No of Visit	Application mode	Payment Mode	End product delivery mode
1	Property Registration	With in District any where	1	Digital	Digital	Hybrid
2	Filing for farm loan		0	Digital	Digital	Digital
3	Encumbrance Certificate	No	0	Digital	Digital	Digital
4	Certified Copies of Properties	No	0	Digital	Digital	Digital
5	Hindu Marriage filing	Yes	0	Digital	Digital	Digital
6	Special Marriage Registration	Yes	1	Digital	Digital	In Person
7	Special Marriage in other form registration	Yes	1	Digital	Digital	In Person
8	Certified copies of all marriage certificates	No	0	Digital	Digital	Digital
9	Firm Registration	Yes	0	Digital	Digital	Digital
10	Certified copies of all firm related documents	No	0	Digital	Digital	Digital



# Citizen Friendly Features



SI No	Service
1	Choose your office (within a district of 7 registration district)
2	Choose your date; book an appointment at your convenience
3	Complete on line EC and CC
4	Agricultural land EC search based on GIS pointing
5	Complete online Hindu Marriage
6	Complete online notice for Special marriage
7	24*7 data entry
8	24*7 online payment
9	Complete paperless process for crop loan declaration registration
10	First in First out
11	Emergency Quota (3 per day per office)



# Salient Features



1. **Restriction** on the property is displayed at the applicant level (PTCL, Govt land & Court Injunction)
2. **Dues** on the property are displayed at the applicant level
3. Property details are fetched from the **source** (Bhoomi, e-Swathu & e-Asthi)
4. **Valuation** of property is done by the applicant
5. Citizen can **withdraw** their application at any time without penalty before the presentation of the document
6. Citizen can **reschedule** his appointment before the presentation, without any cost
7. All related documents are **uploaded** for verification
8. Scrutiny of documents is **done within 24 hours** and is before the presentation of the document
9. Scrutiny is completely **digital**
10. **Multi-level verification** for duties to be paid (FDA & SR)



# Salient Features

11. High-value documents are sent to virtual auditors for duty verification (Concurrent Audit)
12. Stamp duty and the Registration fee are received before the presentation
13. Appointments get postponed automatically if the applicant fails to appear before the allocated time (grace period of 30 Min)
14. Digital endorsement is given, if there is a difference in uploaded and actual presented documents.
15. First in first out method for scrutiny and presentation of documents
16. Can be reverted to DEO for any mistake in photos and scanning
17. SR digitally signs every scanned document.
18. Process is completed only after the acknowledgement is generated
19. Same-day scanning is mandatory, otherwise, the next-day application will not work
20. Option for XML push (for mutation process)





# Salient Features

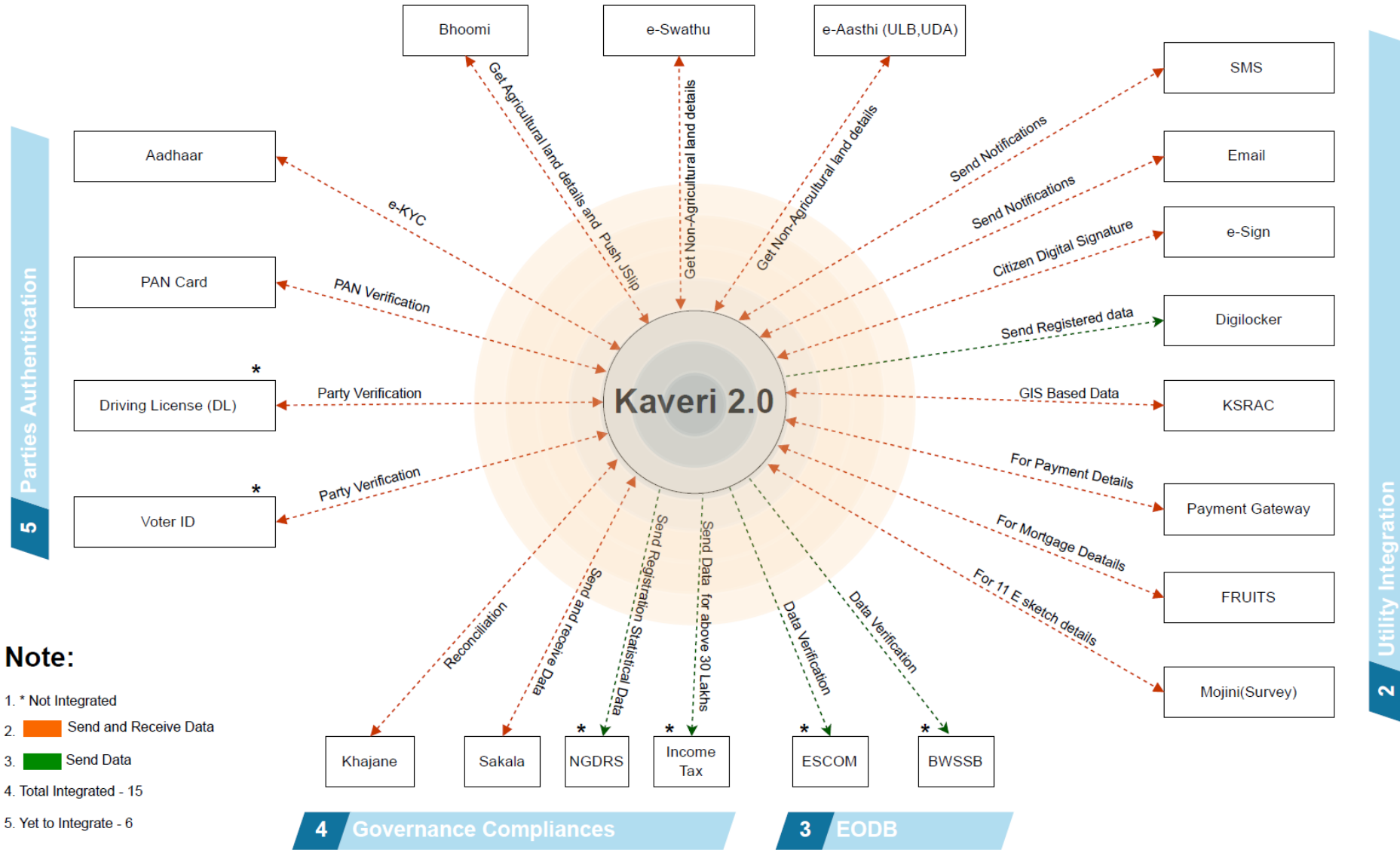
21. Office hours are centrally managed
22. System user authentication is mandatory by biometrics of employee
23. Department application accessible only through KSWAN
24. Appointments get rescheduled for the same day if any technical issues.

# Caveat Emptor (Buyer Be Aware Sec 54 & 55 of TP Act 1882)

1. Original owner
2. Government land
3. Property Flow
4. Encumbrance on property
5. Litigation on Property
6. Tax liability



## 1 Property Authentication Source of Truth





# Kaveri 2.0 Dashboard



## Kaveri Online Services

Department of Stamps and Registration, Government of Karnataka



Click here ↑



### Document Registration Analysis - Agriculture

Data as on : 18-10-2023 20:05:42

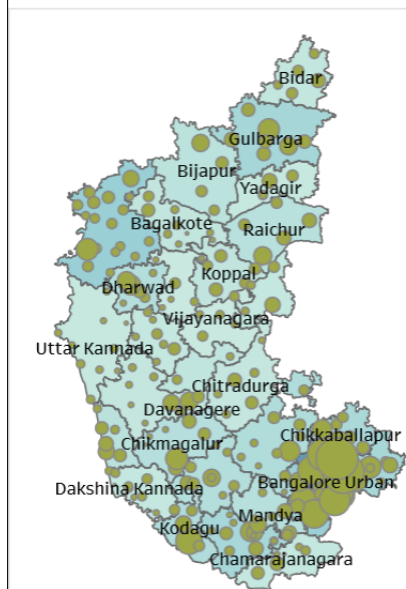
Financial Year: (All) | Month: (All) | District: (All) | SRO: (All) | Refresh

Document Registration

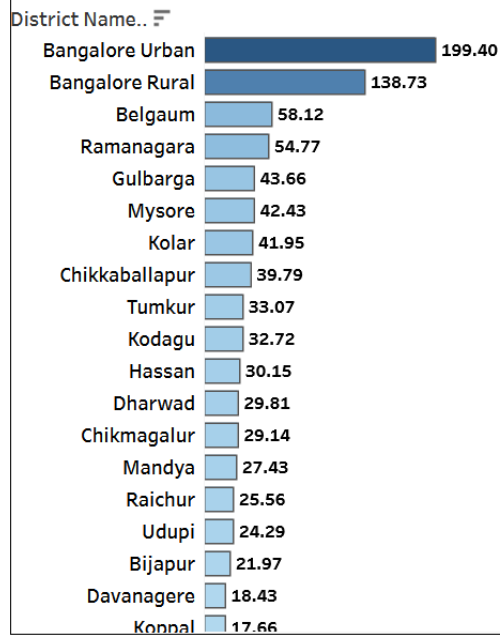
EC

CC

District : All  
SRO Name : All



#### District wise Revenue(in Cr.)



Application assigned to SRO

4,21,404

Total Documents Registered

3,60,075

Applications On-hold by Citizens

569

Applications Pending at SRO for Registration

7,786

Avg time taken to receive the appointment(in Days)

0.97

Avg time taken to approve the payment(in Days)

8.26

Avg time taken to register the document(in Days)

3.39

Applications with SROs for Document Approval

9,368

Applications withdrawn

663

Applications refused by SROs

73

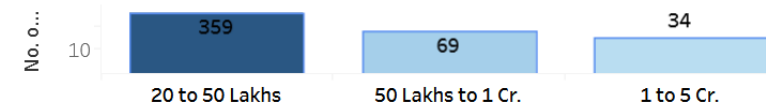
Total Applications -Others

42,925

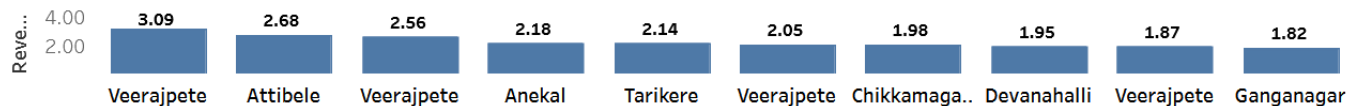
#### Revenue Generated(in Cr.)



#### Revenue Amount wise Application Processed

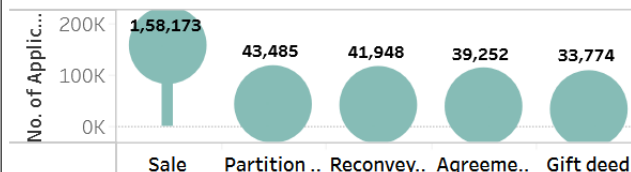


#### Top 10 Transactions with Highest Revenue(in Cr.)

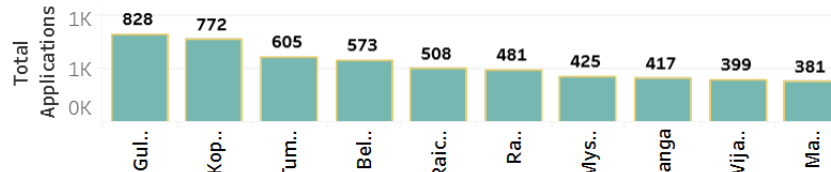


#### Article Based Registration - Top-5

Top-5



#### Districts with highest On Hold applications



#### DR - Best Performing Districts - % Registration

% Registration





# Dashboard – OP Manager

The screenshot displays the OP Manager dashboard with several key components:

- Business View:** A grid of district status indicators. Bijapur is highlighted with a red indicator, while all other districts (Bagalkote, Bangalore Rural, Basavanagudi, Belgaum, Bellary, Bidar, Chamarajanagar, Chikkaballapura, Chikmagalur, Chitradurga, DakshinaKannada, Davanagere, Dharwad, Gadag, Gandhinagar, Gulbarga, Hassan, Haveri, Jayanagar, Kodagu, Kolar, Shimoga) show green indicators.
- Infrastructure Table:**

Name	Alarms	Devices	Problematic Devices
Server	0	6	0
Switch	0	288	0
Desktop	7	2141	7
UPS	0	143	0
Printer	0	19	0
Scanner	0	973	0
Low end printer	0	939	0
High end Printer	0	287	0
- SRO Bijapur Detail View:** A table listing various devices:
 

Device Name	Count
All DROs View	35
DRO Bijapur	5
SRO Bijapur	23
Adnl DRO Mysore MUDA	9
DRO Bagalkote	10
DRO Bangalore Rural	4
DRO Basavanagudi	7
DRO Belgaum	16
DRO Bellary	5
DRO Bidar	5
DRO Chamarajanagar	6
DRO Chikkaballapura	6
DRO Chikmagalur	7
DRO Chitradurga	6
- Device Grid:** A grid of device icons for SRO Bijapur. One icon, labeled 'BIJ-DEO5.DSRKA...', is highlighted with a red border, indicating a system down status. Other icons include BIJ-switch.cms..., BIJ-DEO1.DSRKA..., BIJ-DEO4.DSRKA..., BIJ-FDA.DSRKA.C..., BIJ-SDA1.DSRKA..., BIJ-SDA2.DSRKA..., Bij-sro, BIJ-DEO2.DSRKA..., BIJ-DEO3.DSRKA..., Bij-deo6, BIJPRL-DEO1, BIJPRLDEO3, BIJPRLDEO4, BIJPRLDEO5, BIJPRLDEO6, BIJSCDDEO1, BIJSCDDEO2, BIJSCDDEO3, BIJ-SCDDEO4.DSR..., BIJSCDDEO5, BIJSCDDEO6, and Bij-sda3.

System is Down at Bijapur District

System is Down at SRO Bijapur

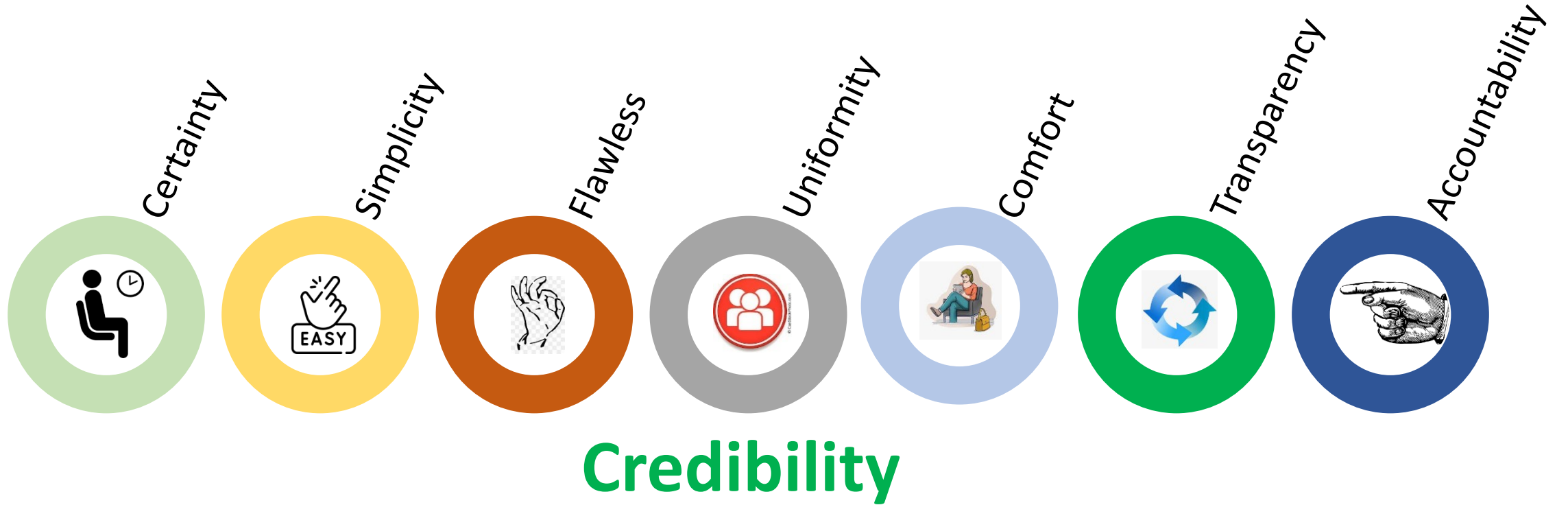
DEO operator 5 Desktop is down



# Behavioural Change after Kaveri 2.0

- Staff are attending office on time (10 am to 6 pm)
- Maximum staff are using computers on their own
- Staff are having lunch at a specified time (1.30 pm to 2.30 pm)
- Applicants are coming to SRO on time (Buffer time 1hr)
- Overcrowding has reduced drastically in SRO
- Except for registration, most of the services are availed by the public directly without Agents.
- Pending documents have come down

# What Kaveri 2.0 Did



It's a WIN-WIN strategy

Public, Officers, Advocates/Deed writers/ Outsourced employees

# Coverage Under Online Registration

S.No.	Functionality	Current Status	Future plan	Timeline
1.	Total number and Percentage of SROs covered	257 SRO 100%		
2.	From which year is digitized legacy data available & the backlog, if any	2003		
3.	Availability of search facility of document based on Name, Property details like survey number, deed number, etc.	Available		
4.	Search facility of legacy data available to SRO and/or citizens	Available CC only First Page		
5.	Percentage of Aadhaar seeding in the RoR & Cadastral map by LR Dept and its availability to SRO	Not applicable for DSR	We will be consuming it once seeding is completed in ROR and Cadastral map.	





# Ease of Registration

S.No.	Functionality	Current Status	Future plan	Timeline
1.	Online facility for booking appointment slot for registration	Available		
2.	Pre-registration search facility about the RoR, Cadastral map etc for citizens	ROR available If Bifurcation of land Parcel 11E Sketch details are fetched		
3.	KYC systems in operation: a. Aadhar linkage b. Aadhar authentication c. Any other document/I-cards allowed	Available except Aadhaar authentication for registration	We have started developing Face recognition authentication	One month
4.	Requirements & functions of Notary public, witnesses and Gazetted officer in the registration process	Two witnesses have to Identify the parties in the Document		
5.	Dynamic deed templates availability	Electronic deed for Crop loan only		
6.	Whether anywhere registration is allowed in the state	Anywhere Registration s restricted to District, presently 7 Registration district.	It will be extend to other district	Two months

# e-Stamping & Fees Etc.

S.No.	Functionality	Current Status	Future plan	Timeline
1.	Circle Rates/ Ready Reckoner Rates/ Guideline values / Collector Rates for lands: Availability online	Available		
2.	E-Calculator (Online Stamp duty calculator) availability to compute fees	Available		
3.	Online payment facility for application fee - Stamp duty, registration fees, etc.	Available		
4.	Whether citizens are capable to purchase stamps online?	Yes		
5.	Integrated e-stamping facility availability in the software itself	No	NeSL & SCHIL integration is pending	

# Integration With Other Systems

S.No.	Functionality	Current Status	Future plan	Timeline
1.	Percentage of SROs integrated with Revenue Offices and Land Record database and its embedded nature	a. 100% for all agricultural properties b. 100% for all Gram Panchayat properties c. 44 wards in BBMP d. 100 % Municipalities	All properties will be brought under e-Katha system in BBMP	6 Months
2.	Whether SRO and/or citizen can check litigations online for a property scheduled for registration	Yes	CCMS need to be integrated	6 months
3.	Does every registration of land, plot, apartment trigger a corresponding digital mutation in the RoR	Yes		
4.	Is party/ owner names and area details checked from Land Records (RoR) before registration	Yes		



# Integration With Other Systems

S.No.	Functionality	Current Status	Future plan	Timeline
5.	Is past registration data available for checking & validation by SRO	Yes, from June 2003 onwards	The fund is sought for the Digitisation of Legacy records	
6.	Whether separate DLC rate are available for flats/ apartments	Yes		
7.	Whether system are integrated for registration of agreements vis a vis final deed / sale registration.	No		
8.	Whether sale of Govt Land is blocked/ red-flagged	Yes		
9.	System integration with Authority/TCP approval and with the ULBs	a. 44 wards in BBMP b. 100 % Municipalities c. TCP is not integrated	It will be expanded to all BBMP	6 months

# AI/ML, GIS & BI

S.No.	Functionality	Current Status	Future plan	Timeline
1.	Whether (AI Nibhrit) solution is available for masking personal information of PAN, Aadhaar number and fingerprint impressions on registered pdf deeds	No		
2.	Whether circle / guideline locations map georeferenced are available on GIS platforms?	No	In process	6 month
3.	Whether BI based dashboards available for decision support?	Yes		
4.	Whether circle rate/ guideline rates can be checked by selecting area of interest from the map or mobile app ?	No	In process	6 month
5.	Whether Block chain technology is being utilized.	No	Block chain based registration was piloted and stopped	



# States – Specific Innovations

1. **100%** online payment, with real-time confirmation.
2. EC & CC applications are 100% digital with an e-sign from the applicant.
3. Crop loan registration is completely **faceless, cashless and paperless**.
4. Agricultural land EC search based on **GIS pointing**
5. Adoption of **Concurrent Audit** for document presented for registration
6. **Automatic notice generation** for mutation based on registration data
7. Centralised tool to **Monitor Machines'** Status in Sub Registrar Offices
8. Use of **Active Directory** to control the systems in Sub Registrar offices
9. Complete **online** Hindu Marriage
10. Special marriage **notices** is complete online

# Amendments

SI No	Subject	Status
1	For cancellation of documents registered based on fraudulent means	Sent for Presidential assent
2	Face less Registration	Bill passed in session & awaiting assent from Governor
3	No need of identify witness in the case of executant identified through Aadhaar	Approved
4	Mandating supporting documents for document registration	The bill passed in session & awaiting assent from the Governor
5	Electronic means of marriage registration for Hindu Marriages	Approved
6	Electronic notice submission Special Marriages	Approved



# How to reach us..



**Department of Stamps and Registration, Karnataka**



**Department of Stamps and Registration, Karnataka**



**@IGRKarnataka**



**Help.dsr@karnataka.gov.in**



**080-68265316**





# Recognitions



**Technology Sabha Excellence Award  
2023: Document Management  
category : Kaveri 2**



**Digital Enclave Gold Award 2023 by  
ET Government Agency**



**Elects Award 2024 for the category in e-  
Governance for Government Service  
Delivery: Kaveri 2**



**SKOCH Governance award (Silver)  
2024 by SKOCH Group**



**Technology Sabha Excellence  
Award 2024 : Document  
Management category : Tools  
usage in Kaveri 2**



# Thank You